

Information to identify the case:

| | | | |
|--------------------------------|--------------------------------------|--------------------------------|--------------------|
| Debtor 1 | Cheskel Werzberger | Social Security number or ITIN | xxx-xx-7479 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court | Southern District of New York | Date case filed for chapter | 7 1/11/16 |
| Case number: | 16-22042-rdd | | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Cheskel Werzberger | |
| 2. All other names used in the last 8 years | aka Charles Werzberger, dba Survivor CW Inc. | |
| 3. Address | 5 Milford Ct Spring Valley, NY 10977 | |
| 4. Debtor's attorney Name and address | David Alexander Maho PO Box 637 Woodridge, NY 12789 | Contact phone (845) 434-1516 Email: davidmaholaw@gmail.com |
| 5. Bankruptcy trustee Name and address | Marianne T. O'Toole Marianne T. O'Toole, LLC 22 Valley Road Katonah, NY 10536 | Contact phone (914) 232-1511 Email: trustee@otoolegroup.com |

For more information, see page 2 >

Debtor **Cheskel Werzberger**

Case number **16-22042-rdd**

| | | |
|--|---|---|
| 6. Bankruptcy clerk's office | 300 Quarropas Street White Plains, NY 10601 | Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u> |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | | Contact phone 914-390-4060 |
| | | Date: 1/12/16 |
| 7. Meeting of creditors | February 16, 2016 at 09:30 AM | Location: |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee. Cell phones are not permitted in the Courthouse without an Attorney Secure Pass which can be obtained at the U.S. District Court Clerk's Office. | United States Bankruptcy Court, SDNY, 300 Quarropas Street, Room 243A, White Plains, NY 10601-5008 |
| 8. Presumption of abuse | The presumption of abuse does not arise. | |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 4/18/16 |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | | |
| You must file a complaint: | | |
| <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). | | |
| You must file a motion: | | |
| <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). | | |
| Deadline to object to exemptions: | | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | | |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| Please do not file a proof of claim unless you receive a notice to do so. | | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |
| 13. Debtors | Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 423 (Certification About a Financial Management Course) must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Certification About a Financial Management Course and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certification, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion. | |

Certificate of Notice Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Cheskel Werzberger
 Debtor

Case No. 16-22042-rdd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-7

User: agvargas
 Form ID: 309A

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jan 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2016.

| | |
|---------|---|
| db | +Cheskel Werzberger, 5 Milford Ct, Spring Valley, NY 10977-1412 |
| smg | +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551 |
| smg | New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300 |
| smg | +United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825 |
| 6824897 | +Donald J. Fredricks, Esq. Referee, 96 South Broadway, South Nyack, NY 10960-4449 |
| 6824903 | +McCabe, Weisberg & Conway PC, Erwin Vencer, Esq., 145 Huguenot St Suite 210, New Rochelle, New York 10801-5252 |
| 6824898 | +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 |
| | (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067) |
| 6824900 | PCB, PO Box 9060, Hicksville, NY 11802-9060 |
| 6824902 | +Prohealth Care Associates LLP, 2800 Marcus Ave OFC 1, New Hyde Park, NY 11042-1008 |
| 6824904 | +Rubin & Rothman, PO Box 9003, Islanda, NY 11749-9003 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

| | | |
|---------|--|--|
| | E-mail/Text: davidmaholaw@gmail.com Jan 12 2016 19:39:37 | David Alexander Maho, |
| | PO Box 637, Woodridge, NY 12789 | |
| tr | +EDI: QMTOTOOLE.COM Jan 12 2016 19:33:00 | Marianne T. O'Toole, Marianne T. O'Toole, LLC, |
| | 22 Valley Road, Katonah, NY 10536-2106 | |
| ust | +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Jan 12 2016 19:39:40 | United States Trustee, |
| | Office of the United States Trustee, U.S. Federal Office Building, | |
| | 201 Varick Street, Room 1006, New York, NY 10014-9449 | |
| 6824899 | EDI: IRS.COM Jan 12 2016 19:33:00 | IRS, PO Box 8208, Philadelphia, PA 19101-8208 |
| 6824901 | EDI: SWCR.COM Jan 12 2016 19:33:00 | Southwest Credit Systems LP, |
| | 4120 International Pkwy Suite 110, Carrollton, TX 75007-1958 | |
| 6824901 | E-mail/Text: bankruptcy@sw-credit.com Jan 12 2016 19:39:43 | Southwest Credit Systems LP, |
| | 4120 International Pkwy Suite 110, Carrollton, TX 75007-1958 | |

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2016 at the address(es) listed below:

| | | |
|----------------------|--|--|
| David Alexander Maho | on behalf of Debtor Cheskel Werzberger | davidmaholaw@gmail.com |
| Marianne T. O'Toole | trustee@otoolegroup.com, | NY75@ecfcbis.com/motoole@ecf.epiqsystems.com |
| | | TOTAL: 2 |